Unlock the power of cash flow underwriting

Expand approvals. Lower losses. Drive results.

In today's dynamic financial landscape, relying solely on traditional credit reports and scores can limit your lending potential. Fortunately, open banking is democratizing access to more consumer financial information. By incorporating bank transaction data for cash flow underwriting, lenders gain a more complete and real-time view of an individual's financial health. This allows for more accurate risk assessments, broader approval rates, reduced losses, and faster decision-making — ultimately driving growth and profitability.

Equifax, in partnership with Prism Data, is leveraging the power of this open banking revolution to transform raw deposit data from aggregators and core banking systems into actionable insights and scores, empowering you to make smarter, faster, and more inclusive lending decisions.

The next generation of cash flow analytics is here — now available from Equifax

CashScore® v4, powered by Prism Data, is a FCRA-compliant score (1–999) that uses near real-time financial transaction history to rank the relative probability of default. The solution leverages thousands of financial data points not available on traditional credit reports, such as income, assets, expenses, financial stability, buy-now-pay-later activity, and ability-to-pay. It is built on consortium data sets of millions of customer records covering a spectrum of products, lenders, and credit profiles.

Key benefits

Approve more customers: Increase approval rates without increasing risk. Score missing and thin-files to expand your addressable market.

Reduce losses: Achieve lower losses across the credit spectrum and protect against credit and first-party fraud risk.

Accelerate timelines: Realize the benefits of cash flow underwriting out-of-the-box, saving months of model development, documentation, and testing.

PrismData

There are three CashScore options available to suit your needs:

CashScore	CashScore Extend	CashScore Detect
Measures the relative probability of delinquency across the full credit spectrum — from superprime to deep subprime	Measures the relative probability of delinquency for subprime borrowers and best supports cash advance and small dollar lending	Measures the relative probability of early payment default or never-pay

Lenders can instantly analyze deposit account activity to identify sizable populations of borrowers who are better credit risks than their credit histories alone suggest. Lenders can also swap out high-risk borrowers who are most likely to default. CashScore can be used to determine credit approval, pricing, or portfolio management, either on its own or in conjunction with traditional credit models and scores. Specific, explainable adverse action reason codes are provided.

Additionally, Prism offers more than 15,000 trended cash flow attributes covering virtually all financial activity observable in deposit accounts — from the basic elements of a borrower's ability to pay to sophisticated behavioral signals embedded in transaction patterns. Start with a core package of attributes or curate a custom list to inform strategies and support custom model development.

Turn cash flow data into a powerful component of your risk strategy
Equifax offers unparalleled insight by delivering Prism solutions with our unique and comprehensive datasets, enabled by the Equifax Cloud®. This holistic view combined with our deep expertise in risk management and dedicated consultative support empowers you to make more predictive decisions, responsibly expand access to credit, and simplify vendor management. Optimize outcomes across new account opening and portfolio management — contact us today to schedule a backtest.

CashScore has shown to be highly predictive of credit risk, and orthogonal to traditional credit scores, providing an average **30% lift in predictive performance** when compared to traditional credit scores alone.[1]

equifax.com/business/product/open-banking-solutions